

FACTS

WHAT DOES ST. ANSGAR STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and checking account information ■ Account balances and overdraft history ■ Credit history & score and debts <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons St. Ansgar State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Ansgar State Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	Do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	Do not share
For nonaffiliates to market to you	No	Do not share

Questions?	Call 641-713-4501 or go to www.stansgarbank.com
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Who we are

Who is providing this notice?

St. Ansgar State Bank, 237 West 4th Street, PO Box 219, St. Ansgar, Iowa 50472

What we do

How does St. Ansgar State Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does St. Ansgar State Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or deposit money
- Use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *St. Ansgar State Bank does not share with any affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *St. Ansgar State Bank does not share with any affiliates.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *St. Ansgar State Bank does not do any joint marketing.*

Other important information